

REMARKS

Claims 1-22 are pending in this application.

The Examiner's notice of the allowability of claims 3, 5, 6, 11, 14, 20 and 22 over the prior art is noted with appreciation.

As discussed with the Examiner in a teleconference on February 17, 2004, it is believed that claims 17 and 18, in view of their similarity to claims 5 and 6, were intended to also be noted as allowable over the prior art. Accordingly, for purposes of this response, it has been assumed that the Examiner, upon further review, will reach the same conclusion regarding claims 17 and 18.

Claims 3, 5, 11, 14, 17, 20 and 22 are rewritten in independent form, incorporating limitations of their respective parent claim(s).

Claims 1, 10 and 15 are accordingly cancelled without disclaimer or prejudice. It is Applicant's current intention to re-present these claims, or an amended version of these claims, in a continuation application.

Additionally, claims 2, 4, 7-9, 12-13, 16, 19 and 21 are amended to change parentage in view of the cancellation of claims 1 and 15.

In view of the foregoing, it is respectfully submitted that the application is in condition for allowance and an early indication of the same is courteously solicited. The Examiner is respectfully requested to contact the undersigned by telephone at the below listed local telephone number, in order to expedite resolution of any remaining issues and further to expedite passage of the application to issue, if any further comments, questions or suggestions arise in connection with the application.

To the extent necessary, Applicants petition for an extension of time under 37 CFR § 1.136. Please charge any shortage in fees due in connection with the filing of

Docket No. 3350-120
File No. 1158.42672X00
Client No. Credit Card Processing

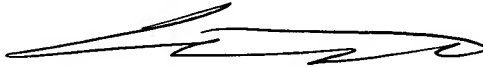
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this paper, including extension of time fees, to the Deposit Account No. 01-2135

(Case No. 1158.42672X00) and please credit any excess fees to such Deposit Account.

Respectfully submitted,

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